

IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

BERNADETTE A. MYERS

Debtor(s)

Ronda J. Winnecour  
Chapter 13 Trustee,  
Movant

vs.

No Respondents.

Case No.:19-11212

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR  
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

**Wherefore**, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

April 25, 2025

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 12/06/2019 and confirmed on 6/30/20 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		88,009.14
Less Refunds to Debtor	1,692.00	
TOTAL AMOUNT OF PLAN FUND		86,317.14

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	3,900.00	
Trustee Fee	4,518.68	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		8,418.68

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	CU MEMBERS MORTGAGE - DIV COLONI/ Acct: 7121	0.00	45,707.64	0.00	45,707.64
	CU MEMBERS MORTGAGE - DIV COLONI/ Acct: 7121	800.40	800.40	0.00	800.40
	WIDGET FINANCIAL ** Acct: 0495	1,869.07	1,869.07	327.61	2,196.68
					48,704.72

Priority					
	LAUREN M LAMB ESQ Acct:	0.00	0.00	0.00	0.00
	BERNADETTE A. MYERS Acct:	0.00	0.00	0.00	0.00
	BERNADETTE A. MYERS Acct:	1,692.00	1,692.00	0.00	0.00
	STEIDL & STEINBERG PC Acct:	3,900.00	3,900.00	0.00	0.00
	KENNETH M STEINBERG ESQ Acct:	0.00	0.00	0.00	0.00
	STEIDL & STEINBERG PC Acct:	0.00	0.00	0.00	0.00
	WESTLAKE FINANCIAL SERVICES(*) Acct: 8300	0.00	14,178.00	0.00	14,178.00
					14,178.00

Unsecured					
	AR RESOURCES INC Acct: 4816	0.00	0.00	0.00	0.00
	CAINE & WEINER Acct: 2931	0.00	0.00	0.00	0.00
	JPMORGAN CHASE BANK NA S/B/M/T CH/ Acct: 2485	6,749.59	1,639.10	0.00	1,639.10
	JPMORGAN CHASE BANK NA S/B/M/T CH/ Acct: 5205	6,108.66	1,483.45	0.00	1,483.45
	PCA ACQUISITIONS V LLC	14,737.41	3,578.89	0.00	3,578.89

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 3218				
	CITIBANK NA**	3,876.36	941.35	0.00	941.35
	Acct: 4792				
	PORTFOLIO RECOVERY ASSOCIATES LLC	512.45	124.45	0.00	124.45
	Acct: 5423				
	PA DEPARTMENT OF LABOR & INDUSTRY	0.00	0.00	0.00	0.00
	Acct: 9321				
	DISCOVER BANK(*)	8,897.35	2,160.67	0.00	2,160.67
	Acct: 6219				
	DIRECTV LLC BY AMERICAN INFOSOURC	359.17	87.22	0.00	87.22
	Acct: 8454				
	FIRST FEDERAL CREDIT CONTROL	0.00	0.00	0.00	0.00
	Acct: 1251				
	AR RESOURCES INC	0.00	0.00	0.00	0.00
	Acct:				
	PCA ACQUISITIONS V LLC	0.00	0.00	0.00	0.00
	Acct: 3218				
	PNC BANK NA	7,000.00	1,699.91	0.00	1,699.91
	Acct: 5956				
	PRA RECEIVABLES MANAGEMENT LLC - /	4,225.32	1,026.09	0.00	1,026.09
	Acct: 5374				
	SYNCHRONY BANK**	0.00	0.00	0.00	0.00
	Acct: 2783				
	CBCS	0.00	0.00	0.00	0.00
	Acct: 7307				
	RECEIVABLES OUTSOURCING LLC++	0.00	0.00	0.00	0.00
	Acct: 8553				
	UPMC HEALTH SERVICES	1,880.95	456.78	0.00	456.78
	Acct: 9321				
	WIDGET FEDERAL CREDIT UNION D/B/A V	5,994.97	1,455.84	0.00	1,455.84
	Acct: 0495				
	VERIZON BY AMERICAN INFOSOURCE AS	81.86	19.88	0.00	19.88
	Acct: 0001				
	UPMC PHYSICIAN SERVICES	1,408.78	342.11	0.00	342.11
	Acct: 9321				
	SYNCHRONY BANK**	0.00	0.00	0.00	0.00
	Acct: 5374				
	KML LAW GROUP PC*	0.00	0.00	0.00	0.00
	Acct:				
	BERNSTEIN BURKLEY PC	0.00	0.00	0.00	0.00
	Acct:				
	SRA ASSOCIATES++	0.00	0.00	0.00	0.00
	Acct:				
	HAMOT SURGERY CNTR	0.00	0.00	0.00	0.00
	Acct:				
					15,015.74
TOTAL PAID TO CREDITORS					77,898.46

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TOTAL CLAIMED	
PRIORITY	0.00
SECURED	2,669.47
UNSECURED	61,832.87

Date: 04/25/2025

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteedpa.com

IN RE:

BERNADETTE A. MYERS

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:19-11212

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

\_\_\_\_\_  
U.S. BANKRUPTCY JUDGE

In re:  
Bernadette A. Myers  
Debtor

Case No. 19-11212-JCM  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-1

User: auto

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Date Rcvd: Apr 28, 2025

Form ID: pdf900

Total Noticed: 43

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 30, 2025:**

Recip ID	Recipient Name and Address
db	+ Bernadette A. Myers, 211 Lowry Road, Erie, PA 16511-1326
15168240	+ Enhanced Recovery Corp, Attn: Bankruptcy, 8014 Bayberry Road, Jacksonville, FL 32256-7412

TOTAL: 2

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Apr 29 2025 01:55:02	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Apr 29 2025 01:57:38	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15168224	Email/Text: collectors@arresourcesinc.com	Apr 29 2025 01:41:00	AR Resources, Inc., Attn: Bankruptcy, Po Box 1056, Blue Bell, PA 19422
15168223	Email/Text: collectors@arresourcesinc.com	Apr 29 2025 01:41:00	AR Resources, Inc., Pob 1056, Blue Bell, PA 19422
15168222	^ MEBN	Apr 29 2025 01:34:31	Apothaker Scian P.C., 520 Fellowship Rd., Suite C306, PO Box 5496, Mount Laurel, NJ 08054-5496
15168225	Email/Text: caineweiner@ebn.phinsolutions.com	Apr 29 2025 01:41:41	Caine & Weiner, Po Box 55848, Sherman Oaks, CA 91413
15168226	+ Email/Text: caineweiner@ebn.phinsolutions.com	Apr 29 2025 01:41:41	Caine & Weiner, Attn: Bankruptcy, 5805 Sepulveda Blvd, Sherman Oaks, CA 91411-2546
15168227	+ Email/PDF: ais.chase.ebn@aisinfo.com	Apr 29 2025 01:44:02	Chase Card Services, Po Box 15369, Wilmington, DE 19850-5369
15168229	+ Email/PDF: ais.chase.ebn@aisinfo.com	Apr 29 2025 01:44:00	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850-5298
15168231	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 29 2025 01:57:40	Citibank North America, Po Box 6497, Sioux Falls, SD 57117-6497
15168232	Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 29 2025 01:43:26	Citibank North America, Citibank SD MC 425, 5800 South Corp Place, Sioux Falls, SD 57108
15196363	Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 29 2025 01:56:06	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
15168234	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 29 2025 01:55:31	Citibank/The Home Depot, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
15168233	+ Email/PDF: Citi.BNC.Correspondence@citi.com		

District/off: 0315-1

User: auto

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		Apr 29 2025 02:10:12	Citibank/The Home Depot, Po Box 6497, Sioux Falls, SD 57117-6497
15168236	+ Email/Text: bankruptcydesk@colonialsavings.com	Apr 29 2025 01:42:00	Colonial Savings & Loa, Attn Bankruptcy, Po Box 2988, Fort Worth, TX 76113-2988
15168235	+ Email/Text: bankruptcydesk@colonialsavings.com	Apr 29 2025 01:42:00	Colonial Savings & Loa, P O Box 2988, Fort Worth, TX 76113-2988
15185525	+ Email/Text: bankruptcydesk@colonialsavings.com	Apr 29 2025 01:42:00	Colonial Savings Mortgage Services, P.O. Box 2988, Fort Worth, TX 76113-2988
15168238	Email/Text: mrdiscen@discover.com	Apr 29 2025 01:40:00	Discover Financial, Attn: Bankruptcy Department, Po Box 15316, Wilmington, DE 19850
15168237	Email/Text: mrdiscen@discover.com	Apr 29 2025 01:40:00	Discover Financial, Pob 15316, Wilmington, DE 19850
15184559	Email/Text: G06041@att.com	Apr 29 2025 01:42:00	Directv, LLC, by American InfoSource as agent, PO Box 5008, Carol Stream, IL 60197-5008
15170232	Email/Text: mrdiscen@discover.com	Apr 29 2025 01:40:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15168241	Email/Text: rj@ffcc.com	Apr 29 2025 01:40:00	First Federal Credit Control, 24700 Chagrin Blvd, Cleveland, OH 44122
15168242	Email/Text: rj@ffcc.com	Apr 29 2025 01:40:00	First Federal Credit Control, Attn: Bankruptcy, 24700 Chagrin Blvd, Ste 205, Cleveland, OH 44122
15183621	+ Email/Text: RASEBN@raslg.com	Apr 29 2025 01:40:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
15183599	Email/Text: invenioabt@phillips-cohen.com	Apr 29 2025 01:41:00	PCA Acquisition V, LLC c/o, Phillips & Cohen Associates, LTD, 1002 Justison Street, Wilmington DE 19801
15168243	Email/Text: invenioabt@phillips-cohen.com	Apr 29 2025 01:41:00	PCA Acquisitions V, LLC, 1002 Justison Street, Wilmington, DE 19801
15168245	Email/Text: Bankruptcy.Notices@pnc.com	Apr 29 2025 01:40:00	Pnc Bank, Attn: Bankruptcy Department, Po Box 94982: Ms: Br-Yb58-01-5, Cleveland, OH 44101
15168244	Email/Text: Bankruptcy.Notices@pnc.com	Apr 29 2025 01:40:00	Pnc Bank, Po Box 3180, Pittsburgh, PA 15230
15545454	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Apr 29 2025 01:43:44	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
15199731	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Apr 29 2025 01:43:23	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15168246	+ Email/PDF: ais.sync.ebn@aisinfo.com	Apr 29 2025 01:43:57	Syncb/PPC, Po Box 965005, Orlando, FL 32896-5005
15168247	+ Email/PDF: ais.sync.ebn@aisinfo.com	Apr 29 2025 01:55:30	Syncb/PPC, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15197593	^ MEBN	Apr 29 2025 01:36:07	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
15168467	^ MEBN	Apr 29 2025 01:36:08	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15168249	+ Email/PDF: ais.sync.ebn@aisinfo.com	Apr 29 2025 01:43:36	Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15168248	+ Email/PDF: ais.sync.ebn@aisinfo.com	Apr 29 2025 01:57:45	Synchrony Bank/Amazon, Po Box 965015, Orlando, FL 32896-5015
15189755	Email/Text: BNCnotices@dcmsservices.com	Apr 29 2025 01:41:00	UPMC Health Services, PO Box 1123, Minneapolis, MN 55440-1123

District/off: 0315-1

User: auto

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Date Rcvd: Apr 28, 2025

Form ID: pdf900

Total Noticed: 43

15189647	Email/Text: BNCnotices@dcmsservices.com	Apr 29 2025 01:41:00	UPMC Physician Services, PO Box 1123, Minneapolis, MN 55440-1123
15193424	Email/PDF: ebn_ais@aisinfo.com	Apr 29 2025 01:44:15	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457
15188100	+ Email/Text: collections@widgetfinancial.com	Apr 29 2025 01:42:00	Widget Federal Credit Union, 2154 E. Lake Rd., Erie, PA 16511-1140
15168250	+ Email/Text: collections@widgetfinancial.com	Apr 29 2025 01:42:00	Widget Financial, 2154 E Lake Rd, Erie, PA 16511-1140

TOTAL: 41

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Cu Members Mortgage, a division of Colonial Saving
15168228	*+	Chase Card Services, Po Box 15369, Wilmington, DE 19850-5369
15168230	*+	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850-5298
15168251	*+	Widget Financial, 2154 E Lake Rd, Erie, PA 16511-1140
15168239	##+	Enhanced Recovery Corp, Po Box 57547, Jacksonville, FL 32241-7547

TOTAL: 1 Undeliverable, 3 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 30, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 25, 2025 at the address(es) listed below:

Name	Email Address
Denise Carlon	on behalf of Creditor Cu Members Mortgage a division of Colonial Savings, F.A. dcarlon@kmlawgroup.com
Lauren M. Lamb	on behalf of Debtor Bernadette A. Myers julie.steidl@steidl-steinberg.com;courtdocs.sands@gmail.com;jsmith@steidl-steinberg.com;LambLR53037@notify.bestcase.com; rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;bwilhelm@steidl-steinberg.com
Maria Miksich	on behalf of Creditor Cu Members Mortgage a division of Colonial Savings, F.A. mmiksich@kmlawgroup.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

TOTAL: 5